

<b>Information to identify the case:</b>			
Debtor 1:	Lisa Marie Haydon		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-26056-VFP		
	Social Security number or ITIN:	xxx-xx-6582	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed in chapter:	7	8/10/18
	Date case converted to chapter:	13	12/12/18

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Lisa Marie Haydon	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	67 Averell Dr Parsippany, NJ 07950-1961	
<b>4. Debtor's attorney</b> Name and address	Alexander J. Rinaldi Salny, Redbord and Rinaldi 9 Eyland Avenue at Route 10 Succasunna, NJ 07876	Contact phone (973) 584-1520
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 973-645-4764 Date: 12/13/18

**For more information, see page 2**



**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lisa Marie Haydon  
 Debtor

Case No. 18-26056-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309I

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 Total Noticed: 55

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db #Lisa Marie Haydon, 67 Averell Dr, Parsippany, NJ 07950-1961  
 517696055 +AWL- American Web Loan, 2128 N 14th St. #130, Ponca City, OK 74601-1831  
 517696047 Ally Financial, P.O. Box 380901, Bloomington, IA 50266  
 517696048 +American Express Centurion Services Corp, c/o Jaffe & Asher, 1107 Goffle Road,  
 Hawthorne, New Jersey 07506-2000  
 517696049 +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,  
 Warren, MI 48090-2083  
 517696057 +Chase Bank, 599 Speedwell Ave., Morris Plains, NJ 07950-2296  
 517696061 #+Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
 517696069 +FMA Alliance LTD, 12339 Cutten Rd, Houston, TX 77066-1807  
 517696065 +First National Credit Card, 500 E. 60th Street N, Sioux Falls, SD 57104-0478  
 517696067 +First Savings CC, PO BOX 5019, Sioux Falls, SD 57117-5019  
 517696066 +First national Credit Card ( Attention C, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 517696072 +Focus Receivables MGT. LLC, 1130 Northchase Parkway Suite# 150, Marietta, GA 30067-6429  
 517696071 +Focus Receivables Mgt. LLC, 1130 Northchase Parkway Suite 150, Marietta, GA 30067-6429  
 517696075 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall St,  
 New York, New York 10005-3801  
 517696077 +Golden Valley Lending, 635 East Hwy 20, East Upper lake, Ca 95485-8793  
 517696076 +Golden Valley Lending, 635 East Hwy. 20 E, Upper Lake, CA 95485-8793  
 517696086 +Maxlend, PO BOX 428, Parshall, ND 58770-0428  
 517696087 Mercantile Innovation Solutions, C/O KOHL'S, 165 Lawrence Bell Drive Suite 100,  
 Willaimsville, NY 14221-7900  
 517696089 +Northland Group, c/o KOHL'S, PO Box 390846, Minneapolis, MN 55439-0846  
 517696092 +Peerform, 711 3rd Ave., New York, NY 10017-4029  
 517696093 Peerform, c/o Cross River Bank, 711 3rd Ave. Fl. 6, New York, NY 10017-4029  
 517696095 +Prosper, 221 Main Street Suite 300, San Francisco, CA 94105-1909  
 517696099 +Skyview Heights Homeowners Association,, c/o Buckalew Frizzel Crevina, 55 Harristown Road,  
 Glen Rock, New Jersey 07452-3313  
 517696103 +Tenaglia & Hunt, c/o One Main Financial, 395 west Passaic Street Suite 205,  
 Rochelle Park, NJ 07662-3016  
 517696104 +The Adams Law Firm LLC Att: Robert M. A, c/o Donna Archer, 46 Elinora Drive,  
 Wanaque, NJ 07465-1603  
 517696106 +Van Ru Credit Corp., c/o Discover Financial, PO Box 1259 Dept.# 96307,  
 Oaks, PA 19456-1259  
 517696107 +Vital Recovery Services LLC, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jessica@srr-law.com Dec 14 2018 00:39:02 Alexander J. Rinaldi,  
 Salny, Redbord and Rinaldi, 9 Eyland Avenue at Route 10, Succasunna, NJ 07876  
 tr +E-mail/Text: BNC@magtrustee.com Dec 14 2018 00:41:11 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2018 00:40:19 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2018 00:40:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517696051 +E-mail/Text: ACF-EBN@acf-inc.com Dec 14 2018 00:39:12 Atlantic Credit and Finance,  
 3353 Orange Ave. NE, Roanoke, VA 24012-6335  
 517696052 +E-mail/Text: bk@avant.com Dec 14 2018 00:40:59 Avant, 222 N Lasalee Street Suite 1700,  
 Chicago, IL 60601-1101  
 517696054 +E-mail/Text: bk@avant.com Dec 14 2018 00:40:59 Avant, c/o WebBank,  
 640 N LasSalle St. Suite 535, Chicago, IL 60654-3731  
 517696056 EDI: CAPITALONE.COM Dec 14 2018 04:59:00 Capital One, PO Box 85015, Richmond, VA 23285  
 517696058 +EDI: CHASE.COM Dec 14 2018 04:58:00 Chase Visa, 201 N. Walnut Street,  
 Wilmington, DE 19801-2920  
 517696059 +EDI: RCSFNBMARIN.COM Dec 14 2018 04:58:00 Credit One, PO BOX 98873,  
 Las Vegas, NV 89193-8873  
 517696063 EDI: DISCOVER.COM Dec 14 2018 04:58:00 Discover, PO Box 30943,  
 Salt Lake city, UT 84130-0943  
 517696064 +EDI: DISCOVER.COM Dec 14 2018 04:58:00 Discover Card, PO Box 71084,  
 Charlotte, NC 28272-1084  
 517696073 +EDI: RESURGENT.COM Dec 14 2018 04:59:00 Freshview, 4340S Monaco Street Suite 400,  
 Denver, CO 80237-3485  
 517696074 +EDI: RESURGENT.COM Dec 14 2018 04:59:00 Freshview, c/o CACH, LLC,  
 4340 S. Monaco Street Suite 400, Denver, CO 80237-3485  
 517696078 +E-mail/Text: collections@greentrustcash.com Dec 14 2018 00:41:04 Green Trust, PO BOX 340,  
 Hays, MT 59527-0340  
 517696080 +EDI: CBSKOHLS.COM Dec 14 2018 04:58:00 KOHL'S, PO BOX 2983, Milwaukee, WI 53201-2983  
 517696084 +EDI: LTDFINANCIAL.COM Dec 14 2018 04:58:00 LTD Financial,  
 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
 517696082 +E-mail/Text: bk@lendingclub.com Dec 14 2018 00:40:50 Lending Club,  
 71 Stevenson Street Suite 300, San francisco, CA 94105-2985  
 517696088 +E-mail/Text: bankruptcy@ldf-holdings.com Dec 14 2018 00:41:10  
 NIIWIN LLC d/b/a/ lendgreen.com, PO Box 221, Lac du Flambeau, WI 54538-0221

District/off: 0312-2

User: admin  
Form ID: 309I

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Total Noticed: 55

Date Rcvd: Dec 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517696091 +EDI: AGFINANCE.COM Dec 14 2018 04:58:00 One Main Financial, 601 NW 2nd Street,  
Evansville, IN 47708-1013  
517696090 +EDI: AGFINANCE.COM Dec 14 2018 04:58:00 One Main Financial, 601 NW 2nd Street,  
Evansville, IN 47708-1013  
517696097 +E-mail/Text: bk@rgsfinancial.com Dec 14 2018 00:39:14 RGS, PO BOX 852039,  
Richardson, TX 75085-2039  
517696096 +EDI: WFFC.COM Dec 14 2018 04:58:00 Raymour and Flanigan, c/o Wells Fargo,  
7000 Vista Drive West, Des Moines, IA 50266-9310  
517696100 EDI: AGFINANCE.COM Dec 14 2018 04:58:00 Springleaf, 601 NW 2nd Street,  
Evansville, IN 47708  
517696102 +E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2018 00:41:31  
SPS Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
517696105 E-mail/Text: marisa.sheppard@timepayment.com Dec 14 2018 00:40:29 Time Payment Corp.,  
16 NE Executive Park #200, Burlington, MA 01803  
517696109 +E-mail/Text: bk@avant.com Dec 14 2018 00:40:59 Webbank c/o Avant,  
640 N Lasalee St. Suite # 535, Chicago, IL 60654-3731  
517696110 +EDI: WFFC.COM Dec 14 2018 04:58:00 Wells Fargo, 7000 Vista Drive West,  
Des Moines, IA 50266-9310

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517696094 Prosper  
517696050\* +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,  
Warren, MI 48090-2083  
517696053\* +Avant, 222 N Lasalee St. Suite 1700, Chicago, IL 60601-1101  
517696060\* +Credit One, PO BOX 98873, Las Vegas, NV 89193-8873  
517696062\* +Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
517696070\* +FMA Alliance LTD, 12339 Cullen Road, Houston, TX 77066-1807  
517696068\* +First Savings CC, PO Box 5019, Sioux Falls, SD 57117-5019  
517696079\* +Green Trust, PO Box 340, Hays, MT 59527-0340  
517696081\* +KÖHL'S, PO Box 2983, Milwaukee, WI 53201-2983  
517696083\* +LENDING CLUB, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985  
517696085\* +LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
517696098\* +RGS, PO Box 852039, Richardson, TX 75085-2039  
517696101\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
(address filed with court: Springleaf, 601 NW 2nd Street, Evansville, IN 47708)  
517696108\* +Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748

TOTALS: 1, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Debtor Lisa Marie Haydon jessica@srr-law.com  
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,  
et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: 309I

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Total Noticed: 55

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6